

In re:  
Ronald Lee Chamberlain, Sr.  
Donna L Chamberlain  
Debtors

Case No. 17-14473-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Jul 22, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Ronald Lee Chamberlain, Sr., Donna L Chamberlain, 1335 Wayne Street, Easton, PA 18045-5955
13956541	+ Bayview Loan Servicing, LLC, c/o Celine P. DerKrikorian, Esq., 123 South Broad Street, Ste 1400, Philadelphia, PA 19109-1060
13989384	++ DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
14026884	U.S. Department of Labor, Office of Workers' Comp Programs, PO Box 8300 District 3 PHI, London, KY 40742-8300

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Jul 23 2022 00:20:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Jul 23 2022 00:20:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13953032	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 23 2022 00:20:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14013733	+ EDI: LCIBAYLN	Jul 23 2022 04:18:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1839
13989528	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 23 2022 00:21:35	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
13993889	Email/PDF: bncntices@becket-lee.com	Jul 23 2022 00:32:03	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14553571	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 23 2022 00:20:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
13952995	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Jul 23 2022 00:20:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
13989862	Email/PDF: resurgentbknotifications@resurgent.com	Jul 23 2022 00:21:35	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13989094	+ EDI: CBSMASON	Jul 23 2022 04:18:00	Mason, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
13989095	+ EDI: CBSMASON	Jul 23 2022 04:18:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14001560	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 23 2022 00:20:00	Midland Funding LLC, PO Box 2011, Warren, MI

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13989590	+ EDI: CBS7AVE	Jul 23 2022 04:18:00	48090-2011 Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
13997176	Email/Text: Bankruptcy.Notices@pnc.com	Jul 23 2022 00:20:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
13985972	Email/Text: Bankruptcy.Notices@pnc.com	Jul 23 2022 00:20:00	PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
13992232	EDI: PRA.COM	Jul 23 2022 04:18:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13993297	EDI: Q3G.COM	Jul 23 2022 04:18:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13984089	EDI: Q3G.COM	Jul 23 2022 04:18:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13997618	EDI: USBANKARS.COM	Jul 23 2022 04:18:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
13965557	EDI: WFAUTO	Jul 23 2022 04:18:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2022 at the address(es) listed below:

Name	Email Address
ANN E. SWARTZ	on behalf of Defendant Bayview Loan Servicing LLC ecfmail@readingch13.com, ecfmail@ecf.courtdrive.com
CELINE P. DERKRIKORIAN	on behalf of Defendant Bayview Loan Servicing LLC ecfmail@mwc-law.com
CELINE P. DERKRIKORIAN	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com
CELINE P. DERKRIKORIAN	on behalf of Creditor Bayview Loan Servicing LLC ecfmail@mwc-law.com

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JACK M. SEITZ

on behalf of Mediator Jack M. Seitz jseitz@lesavoybutz.com sblake@lesavoybutz.com

KEVIN G. MCDONALD

on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com

LISA MARIE CIOTTI

on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com ecf\_frpa@trustee13.com

MATTEO SAMUEL WEINER

on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com

MICHELLE DEWALD

on behalf of Joint Debtor Donna L Chamberlain mdewald@rcn.com

MICHELLE DEWALD

on behalf of Debtor Ronald Lee Chamberlain Sr. mdewald@rcn.com

MICHELLE DEWALD

on behalf of Michelle DeWald mdewald@rcn.com

PAUL EDWARD TRAINOR

on behalf of Plaintiff Ronald Lee Chamberlain Sr. trainorlawoffices@gmail.com

PAUL EDWARD TRAINOR

on behalf of Plaintiff Donna L Chamberlain trainorlawoffices@gmail.com

REBECCA ANN SOLARZ

on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor Fifth Third Bank bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 17

**Information to identify the case:**

Debtor 1 Ronald Lee Chamberlain Sr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8322

EIN --\_-----

Debtor 2 Donna L Chamberlain

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5554

EIN --\_-----

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 17-14473-pmm

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald Lee Chamberlain Sr.

Donna L Chamberlain

7/21/22

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**